I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on October 30, 2007

PATENT Attorney Docket No.: 014801-001300US Client Ref. No.: PD494

TOWNSEND and TOWNSEND and CREW LLP

By: / Stephanie Klepp / Stephanie Klepp

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Confirmation No. 2970

Technology Center/Art Unit: 3691

Karmis, Stefanos

Examiner:

AMENDMENT

In re application of:

Roger H. Kuite, et al.

Application No.: 09/516,949

Filed: March 1, 2000

For: SYSTEM AND METHOD FOR ELECTRONIC DISTRIBUTION OF

BENEFITS

Customer No.: 20350

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 31, 2007 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.

Page 1 of 11